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ABSTRACT

Supporting performance objectives 42 and 53 of the V-TECS (Vocational-Technical Education Consortium of States) Secretarial Catalog, both a set of student materials and an instructor's manual on endorsing checks are included in this packet. (The packet is the seventh in a set of nine on performing computational clerical activities--CE 016 951-959.) The student materials include information on four kinds of check endorsement, a student activity, a check-out activity, and simulated sample checks. The instructor's manual includes metered amounts of postage. The instructor's manual includes directions for duplicating necessary activity materials and answer keys. The materials are designed for self-paced individual instruction and may be adapted for use with large groups. (A separate booklet--CE 016 911--lists contents for the nine packets in this set along with those in several other sets--seventy-eight packets in along with those in several other sets--seventy-eight packets in all--based on the same V-TECS catalog.) (JT)

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ED155446

ENDORSING CHECKS

STUDENT'S MANUAL

Prepared by

Jean Hamer

These materials support
Performance Objective 42 and 53 of the
V-TECS Secretarial Catalog

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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ENDORSING CHECKS

INTRODUCTION

A check may not be cashed, deposited or transferred until it bears an endorsement. A payee's signature on the back of a check at the top left end is necessary in order to cash or deposit the check. This signature is called the endorsement. There are several forms of endorsement in general use today. Most individuals endorse their checks by hand. Often companies have rubber stamps made for this purpose as it is less time consuming to use a stamp than to write each endorsement.

A blank endorsement makes the check payable to anyone; therefore, it should not be used unless the check is to be cashed or deposited immediately. Anyone can cash the check that bears a blank endorsement, should the check become lost.

A restrictive endorsement transfers ownership of the check to a specific person or company.

A full endorsement shows the name of the person or company to which the check is being transferred. The check cannot be cashed by anyone other than the name specified. It is safe to send this type through the mail.

DIRECTIONS

If you are not sure that you know how to endorse each check, complete Student Activity I.

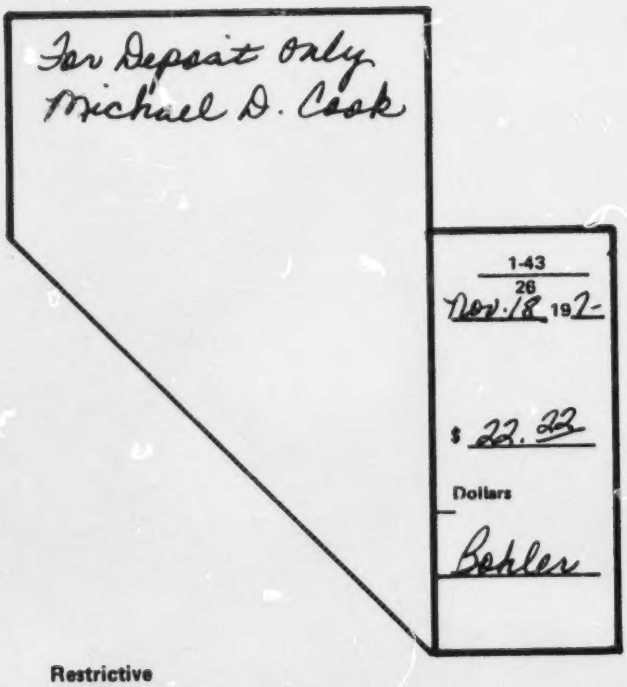
or,

If you are ready to endorse checks, complete Check Out Activity I.

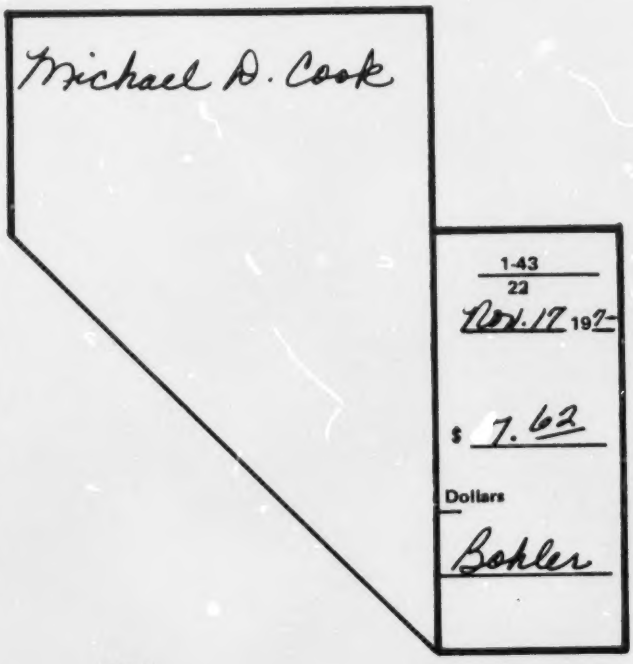
OBJECTIVES

Given four checks and information on what method of endorsement is to be used for each, endorse the checks. Each endorsement must be 100% accurate for your work to be acceptable.

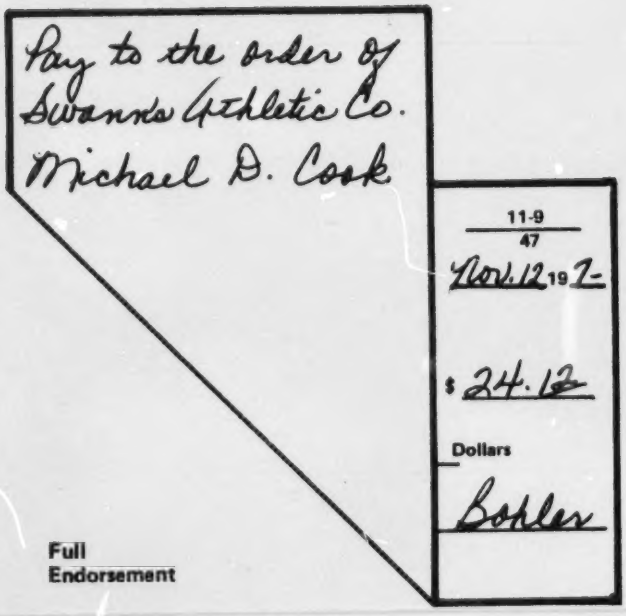
STUDENT ACTIVITY I



Restrictive Endorsement



Blank Endorsement



Full Endorsement

Using the three forms of endorsement shown above as examples, endorse check no. 23 in blank form, check no. 24 in restrictive form, and check no. 50 in full endorsement to J. L. Greene.

ASK YOUR TEACHER FOR FURTHER HELP IF NECESSARY.

STUDENT ACTIVITY I

Endorse the checks on the back upper left end.

No. 23

THIRD NATIONAL BANK
CLIO, SC 29525

2-76
11

Jan. 7 19 7-

Pay to the order of James Taylor $ 2.50

Two and 50/100- Dollars

:1132"873: 325"12345

Mrs. J. P. Jones

No. 24

THIRD NATIONAL BANK
CLIO, SC 29525

2-76
11

Jan. 7 19 7-

Pay to the order of James Taylor $ 6.50

Six and 50/100- Dollars

:1132"873: 325"12345

Mrs. J. P. Jones

No. 50

THIRD NATIONAL BANK
CLIO, SC 29525

2-76
11

Jan. 8 19 7-

Pay to the order of James Taylor $ 5.25

Five and 25/100- Dollars

:1132"873: 325"12345

Mrs. J. P. Jones

CHECK OUT ACTIVITY I

ENDORSE THE CHECKS BELOW (FACSIMILES) USING THE FOLLOWING INFORMATION:

CHECK
- I. Blank endorsement using your name.
- II. Restrictive endorsement using your name and "For Deposit Only."
- III. Full endorsement to John M. Thompson and your name.
- IV. Restrictive endorsement to Second National Bank – so it may be deposited to your account only.

I

II

III

IV

ENDORSING CHECKS

INSTRUCTOR'S MANUAL

Prepared by

Jean Hamer

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Performance Objective 42 and 53 of the
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INSTRUCTOR'S MANUAL
ENDORSING CHECKS

Before beginning this module, review it completely. Then, duplicate the perishables listed below.

Perishables

1. Student Activity I – Endorsing Checks
   Three checks for endorsement

2. Check Out Activity I – Endorsing Checks
   Four endorsement facsimiles

Two keys are available in your manual to use when evaluating your students' performance.

KEY

STUDENT ACTIVITY I

Check No. 23

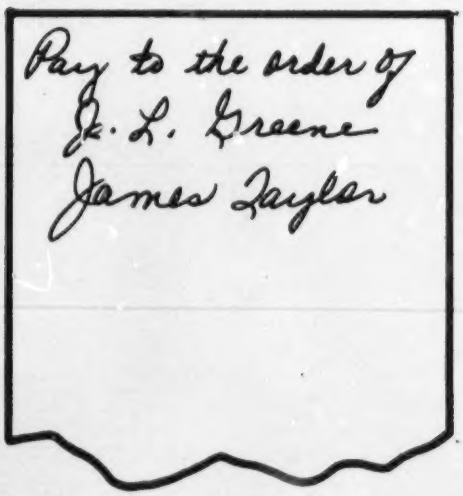
Blank Endorsement

Check No. 24

Restrictive Endorsement

Check No. 50

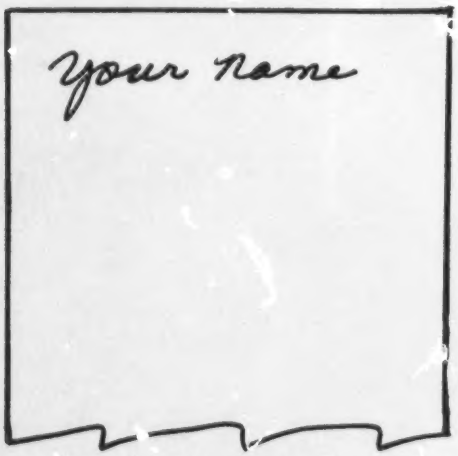
Full Endorsement



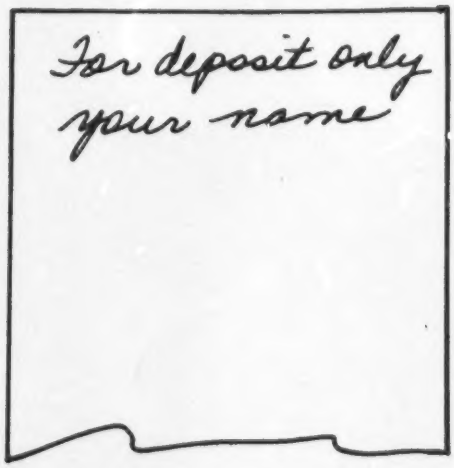
KEY

CHECK OUT ACTIVITY I

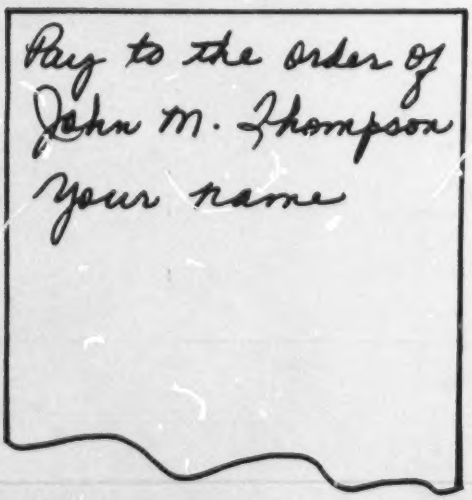
CHECK I: Blank



CHECK II: Restrictive



CHECK III: Full Endorsement to John M. Thompson



CHECK IV: Restrictive To Second National Bank